the despairing and abandoned has been entioned during these four years with ore devotion and belief than the name of Wilson. To-day the picture of the peace bringer as the world pictured him paling beside the dark forms of our allers, to one of whom Premier Clemkeep his teeth, while his claws are of these grounds.

hardly cut. "All over Berlin we see posters in tended to arouse a practical love for our brothers in captivity. They show and and hopeless faces behind the prison to enforce secrecy in regard to these bars-that is the right frontispiece for exchanges; Premier Clemenceau bethe so-called peace treaty, a true por- lieved that the Germans could be com-

trait of Germany's future.
"Sixty millions are behind the barbed wire and the prison bars—sixty millions at hard labor for whom the enemy makes their own land a prison camp. Should the peace conditions be accepted Germany no longer could call any-thing her own which lies outside these narrow bounds. Germany has ceased to exist abroad, but if that were not to exist abroad, but if that were not sufficient, her cables have been taken from her and her wiseless stations can send only commercial telegrams and then only under control of the Allies. This would separate us from the outer worfd, for what business can be done under the control of competitors need not be described.

"But this is far from enough. The

"But this is far from enough. The council therefore determines treaties be-tween enemy countries to be null and rold except such treatles whose execujon is in favor of a government of the

"What does President Wilson so aptby say? That the first principle of peace itself is equality, equal paracipation in common banefits."

Stripping of Germany.

Herr Scheidemann then argued that neace terms and continued :

"That is the jall picture in its ex-ternal aspects; without ships, because the mercantile fleet passes into Entente. hands; without cables, without colonies without foreign settlements, without reciprocity and legal protection, yes, and even without the right to copoerate in

fixing the prices for the goods and arti-ules which we have to deliver as tribute. "I amk you what honest man will say dermany can accept such condi-At the same time as we shall have to bestir ourselves to perform forced labor for the benefit of the entire world, our foreign trade, the so source of our welfare, is destroyed and our home trade is rendered impossible. Lorraine fron ore, upper Silesian coat. Alsatian potash, the Saar Valley mines and the cheap foodstuffs from Posen and west Prussia are to lie outside our fronor protection than existed on August 1 14, while our enemies may do as much they like, and every point in strang-gr us at home. All German revenues held at the disposal of our emies for payments, not for war inlids and widows-all as forced labor

by our customers. "What is a people to do which is con-onted by the command that it is not onsible for all losses and all damage hat its enemies suffered in the war? voice in fixing its obligations?

"Because, perhaps, this humiliation nd robbery is even yet insufficient and der to utilize every future possi-of destruction the yoke must ally be placed on our neck and a children and our children's chil-Germany undertakes to put into and to publish all acts of legisla all prescriptions and all regulawhich might be necessary to in-the complete carrying out of the

"Enough! More than enough! These re some examples of the treaty stipula-lons in establishing which, as Herr Remenceau yesterday informed our deleletely by the principles according to hich the armistice and peace negotia-

ons were proposed."
"We have made counter proposals and hall make still more. With your conent we regard it as our macred task to ome to negotiations.
"Here and there insight and the com-

non obligations of humanity are begin-ting to make themselves felt in neutral countries. In Italy and in Great Britain, bove all, too. This is a comfort for us this last fearful flaming up of the licy of the mailed fist, and in socialis-France voices are being heard ereby historians one day will measure state of humanity after four years murder.

Herr Scheidemann thanked all those Herr Scheidemann thanked all those whom the indignant head of con-cience had found expression and added: "I am especially thankful for and re-cho the yow of imperishable devotion and faithfulness ringing across to us from enna. Stand by us in paving the way negotiations; leave no one in the orld in doubt regarding the fact that are one with us.

"We protest against hatred being peretuated forever, a curse being estab-shed for all eternity. Members of the Vational Assembly, the dignity of hunity is placed in your hands. Pre-

"Even if important changes are not made by the negotiations begun at Versalies there remains no choice but to bow to compulsion and sign the treaty," says an anneal to the Central Committee of the Independent Socialist party in the party organ, Die Freiheit, this morning.
"Not signing," continues the appeal,
"means the retention of our prisoners of war, the occupation of our raw material districts, the tightening of the blockade, unemployment, hunger and death en masse. It is the proletariat that would suffer the most terribly from the conse-

"Peace, as hard and as oppressive as it may be, is a necessary assumption for the possibility of rebuilding our social and economic life in the spriit of the

revolutionary professiat."

The appeal is prefaced by a denunctation of the severity of the peace terms. It concludes with the demand that the workmen of all countries units against capitalism for a world revolution.

PARIS VERSION OF SPEECH.

Germany's Acceptance Means Her

Death, Says Scheidemann. Paris, May 13 .- Germany is willing to make integral reparation, but the condi-tions in the peace treaty take from her all means of doing so. Chancellor Scheidemann told the National Assembly yester-day, according to the version of his speech received here from Berlin. The Chancellor said that if Germany accepts and signs the treaty she will cease to

The German Government, Herr Scheide mann added, considers that the peace conditions of the allied and associated Powers are not acceptable. The Chancellor criticised vehemently the actions
of President Wilson and said that his
attitude deceived the hopes of the German plan for a League of Nations submitted by the German delegation at

Chancellor announced that the German peace delegation had presented Peace Conference committee on the counter proposals and would present League of Nations, to which it was reothers. He said the most important task ferred, contains sixty-six articles, toothers. He said the most important task ferred, contains say, and altered of the delegation at present was to open gether with a supplement setting forth negotiations with the allied and associated States, league. The special sim of the League

of bloody battlefields, in thousands of GERMANS ASK ORAL trenches, in orphan families and among GERMANS ASK ORAL **DEFENCE OF ALLIES**

Continued from First Page.

enceau, a Frenchman, recently wrote; this connection that the Italian pa-The wild beast has been put in a care pers, with only a few exceptions, have of brend and water, but is allowed to indirectly attacked the treaty on some

The exchanges on Saturday revealed one fact of great importance to the Germans, namely, that they can use the publicity weapon for what they can get from it. The original idea was pelled to adhere to this, but the immediate publication of the first exchanges shows that this plan has failed. Taking advantage of this the Germans probably will prepare many notes to be scattered broadcast over the world.

Germans Find Weak Points.

The German plan for a League of Nations presumably is the one that already has been published; if so, it has been discussed by the league committee, who saw nothing in it worthy of incorporation in the covenant, the principal feature being that it would make all The Hague nations members.

Even in allied circles there are many who regard the incorporation in the treaty as making the latter structurally weak. For this plan President Wilson obtained the approval of Premier Lloyd George and Premier Clemenceau by yielding other points, although both of them were resolutely opposed to it for a time.

This point was brought out by the Journal in its comments on the first exchanges, in which it says:

"Without waiting, the enemy com-menced his attack and already has discovered the weak point of the treaty. Many times we have pointed out that an error was committed when the League of Nations was made the foundation of the edifice of which it should have been the crown. The treaty now rests on the league, to which the vanquished nation is not a party: Von Brockdorff-Rantzau points this out as a contradiction. Can it be removed? And under what circumtances? One cannot deny that it exists. The argument may go on until the Allies stop it, but President Wilson must go home and he cannot let it go on eternally."

The Figure insists that the treaty is thoroughly in accord with the Wilson principles, but it admits the difficulty of its execution, asserting that the only guarantee for this is the Franco-Brit ish-American alliance.

Indications are that every German ote will receive the same firm re sponse as the first lot, the Allies refusing all discussion and merely stat ing whether the German suggestions for changes are approved or disapproved. The British are showing ex

treme irritation against Von Brockdorff-Rantzau and would like to se The latest information from Ger nany shows that the agitation against

the treaty is growing more violent even to the advocacy of armed resist ance. The Allies are prepared for this but it still is believed here that the Germans will sign the document be cause of their belief that it cannot be executed. The departure of two Ger-

The developments in Berlin indicate that some of the delegates may be replaced; possibly the entire Government may resign in order to place the responsibility for signing the treaty on

man delegates yesterday is not re-

GERMAN AIM IS TO WHITTLE DOWN

Attack Allied Principles Test Will Power.

By G. S. ADAM.

Cable Despatch to THE SUN from th. London Times Service. Copyright, 1919; all rights reserved,

PARIS. May 13 .- The first German or ments on the peace treaty have followed the usual German tactical methods, which consist in testing the strength of the adversary's resolve by attacking the principles on which he takes a stand. If the adversary can be induced to argue about his principles they have gained a point.

M Clemenceau's reply made it clear that the Allies have not the time or the intention to discuss the principles which already have been tested by four months application to problems of every sort The firmness of the Premier's words have caused general satisfaction.

Count von Brockdorff-Rantzau, the head of the German peace delegation. in making his protests also no doubt had independent government would be had in mind public opinion in Germany which requires fuel to keep the flame of its indignation burning brightly, but Even if such a government did sign the his chief object was to put out feelers treaty it would be just as impossible to try to gather some hint from the for them to fulfil the conditions as it reply of the Allies as to how to attack-would be for us." their position and in what terms to couch the counter-projects which the German delegations are engaged in pre-paring. It is stated that the outline of the proposals which the Germans are going to make was taken to Berlin by couriers, who left Versailles Friday

Of the diligence and industry with which the Germans have settled down to criticism of the treaty there is no doubt. Secretaries and shorthand writers are organized in two relays, who

work day and night. the rumor which was current in Paris that the Germans had decided to leave Versailles and return to Germany. There |= is not a vestige of confirmation in this story, not any more than there is for the suggestion that Count Brockdorft-Rantzau, after compelling his counter proposals to the treaty, would take them himself to Berlin to consult with the German Government.

GERMAN COVENANT **PLAN HAS 66 POINTS**

Supplement Gives Charter for Labor Body.

By the Associated Press. Versatiles and now in the hands of the

Why Under-Insurance is Prevalent



We have just paid \$5,000, the full amount of our bond, in a case where the embezzler got away with \$55,000 before being jailed.

In another case, where the bond was \$5,000, the embezzler mulcted a country bank in the sum of \$130,000 before committing suicide.

Again, where a bond was \$15,000, it was found after the embezzler died that he was short over \$200,000.

insured is not alert to increase his insurance as the purchasing power of money decreases. In fidelity insurance many bonds

Under-insurance occurs when the

remain in the same amount as originally fixed by employers years ago, notwithstanding changed conditions and increased responsibilities of employees.

Under existing conditions losses due to defalcations of employees are more numerous, the amounts embezzled are apt to be larger, and the purchasing power of money realized on defaulted fidelity bonds is less than in normal

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American Surety Co.

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make a study of the covenant and the

tresty: Hjalmar Branting, Sweden; Camille Huysmans, Belgium; Arthur Henderson, J. Ramsay Macdonald and

H Stuart Bunning of Great Britain and Pierre Renoudel and Jean Longuet

Failure to include Germany and Rus-

man armaments without application of

om the establishment of the boundaries

The statement concludes:

BELGIAN ARMY SHRINKS.

BRUSSELS, May 13 .- Belgium's army

at present numbers 210,000 men and 115,000 have been demobilized, the Min-

ster of War has informed parliament.

The Minister said he would do his ut-

forces to 100,000 men as soon as possible.

changed our name!

Company, and Charles L.

Seabury & Company, Con-

solidated was too long a name

-we are now the CON-

SOLIDATED SHIPBUILD-

policy-address-all remain

the same. We shall continue

to design and build the same

high-class commercial and pleasure craft which, during

the past thirty years, have

carried the old name of the

company to all parts of the

Our shipyards are especially well equipped now to design and build commercial craft. Confer with us and benefit by

the assistance we are in a position to give you in de-termining your commercial

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Cruisers - Open Boats - Yacht Tenders and Runabouts

ING CORPORATION.

Officers - management

The Gas Engine & Power

We have

New York

of Nations devised by the Germans are an organ of international justice on which all nations ought to find a place set forth as follows: "(a) Prevention of international The statement is signed by the follow Socialists, who were appointed by Bern Labor Socialist Conference to

"(b) Disarmament "(c) Securing freedom of traffic and general economic equality of rights.
"(d) Protection of national mi-

"(e) Creation of an international workers' charter, "(f) Regulation of colonial ques-

"(g) Unity of existing and future international institution.
"(h) The creation of a parlia-

Another provision of the draft reads: "The League of Nations shall com-orise (a) all belligerent States taking garded as working against this opineart in the present war, (b) all neutral States included in the Hague Arbitra-tion League, (c) all others to be admitted by vote of two-thirds of the ex-isting members. Entrance is reserved to the Holy See."

NEW GOVERNMENT IS

Peace Terms, He Says, Could Not Be Carried Out.

London, May 13 -The possibility of a change in the Government of Germany despatch to the Exchange Telegraph Company from that city. The statement was made to foreign journalists in the former Chancellor's palace, and in part

"We thought that we Social Democrats were strong enough to prevent a peace by violence, but doubted whether the masses in enemy countries could support us because they are less strongly organized than we. Certain circles in England and France are beginning to advise the necessity of common sense. It is too comic when President Wilson's fourteen points are contrasted with the They do not mention Mr. Wilson's terms, but are just a brutal,

dictated peace. "It is possible a government might be formed which would sign the peace terms, but it is doubtful whether the Allies would be satisfied with such a government. A reactionary government is out of all question and a communist and independent government would be acting for the people of whom they

SOCIALISTS DESIRE GERMANY IN LEAGUE Bern Delegates Talk of Vic-

tors Sharing War's Spoils. Pants, May 12.—The League of Na-

tions covenant was described as a league of governments and executives rather than of peoples and parliaments, in a statement issued by International Sci These signs of hard work done would ciallets last night criticising the peace alone be sufficient to give the lie to terms and the covenant. It is declared that the covenant seems to be the in

Printingto bring results

must be built on

Ideas. That's where our

8090 CHELSEA Stettiner BROS., Inc. 424 W. 33d St.

Service Dept. comes in

inated by five great Powers rather than KUN EAGER TO SIGN

Hungarian Reds Await the Chance for Recognition.

By the Associated Press. outside world. Allied representatives

It was expected at this time that the f Poland, which, it is held, does violence Soviet regime was about to fall, but it paper to the rights of people to choose their later developed that it had secured a right." to the rights of people to choose their political allegiance and by separating new lease of life. The instructions to German states into two separate parts, the allied representatives were not with the allied representatives were not with the mission to Budapest are awaited. SCHEIDEMANN HINT

and of ill will.

The callous handing over of Shanding with its resources and forty million to fifty million Chinese to Japanese opposite the way into Hungary have approached each other during their ordering the control of the interpretation of the

as a result of the presentation of the salled peace terms was discussed by suspicion that the arrangements for the suspicion that the arrangements for the Philipp Scheidemann, German Chancel- administration of the district conceal for, at Berlin yesterday, according to a sims for dismemberment. The disposal of the German colonies is favor of the enactment of the bill of the regarded by the Socialists as "imperial- Senate committee on Internal Affairs, deliant satisfying it sif with the spoils of signed to increase the registration taxes on automobiles, at a hearing before Gov.

The Smith to-day. The measure was op- he better to turn Germany over to "This peace is not our peace. The Smith to-day. The measure was op-nations are still menaced by the policy posed by representatives of the automoout thought of the inevitable conse-

TERMS. IS BELIEF

Pants, May 12.-The Hungarian Gov ernment has not yet accepted the invitation to name delegates for the signing of the peace treaty, but it is assia in the League of Nations, the state-ment asserts, must be righted speedily if the league is to be made effective for will gladly take advantage of this preventing war. The limitation of Germeans of establishing relations with the restriction to other nations also is criti-cised and the attention of the labor world is called to the danger resulting of the proposal.

metaphorically, is still undeveloped. Not less singular is the sharp distinction drawn between President Wilson and the American people. Against the President there is much bitterness, more than finds expression in the newspapers; for the American people there is a note of sadness, akin to the feeling of disappointment in a friend. One of the commonest no longer talk to us about a scrap of

the country is divided into two camps, the signers and the unsigners, with conomic control cannot be passed over in silence," the statement says.

Regarding the Saar Valley, the statement considered it advisable to define the gones of occupation of the two being obliged to furnish France and Belgium with coal and compensation for the destruction of ministers and the strong opposed to signing the strong opposed to signing the these two gones is now in progress.

of the victors in sharing the spoils withsupervisors throughout the State.

GERMANY SEES HER FOREIGN ALLIANCE OPPOSED BY KAHN

Continued from Pirst Page.

the American conditions and that a

Not an Offensive Alliance.

Notwithstanding statements by

Independent Socialists to the con-

teary he asserted that Moscow was

throwing herself wildly about in a

ascertain where the pain is most se-

to arouse bitterness and inculcate a

belief among the people that their an-

nihilation is intended than the de-

The conclusion that peace with

Russin necessarily would mean that

Germany would become Bolshevistic

vism, such as prevails in Russia, is

juite out of the question in Germany ;

in fact, he said it was not even de-

sirable at this time, as Germany,

that the signing of the document

would mean that Germans would be-

come the industrial slaves of French

the League of Nations to be admin-

the circumstances.

forces.

Nothing, however, has done more

with indifferent eyes.

LAST HOPE IN RUSSIA Representative Coming Home to Urge Isolation.

Special Cable Despatch to THE SUN. Coppright, 1919; all rights reserved. Panis, May 13.—Representative Kahn (Cal.) is returning to the United States Lenine peace inevitably would drive to her former policy of isolation. Two months abroad have convinced him that Europe is a nest of intrigue and jeal-Germany into radical Socialism, was disposed to look upon these offers ousles with which America has no busi ness. He regards the peace treaty a dangerous because it causes America t mix in with this, and he thinks that Americans will not approve this alliance Mr. Kahn virtually inderses national-ism against internationalism, and is go-ing to urge Republican support for the former, having changed many of his opinions since he came here. He believes ready to make peace with the present that President Wilson is involving the United States more and more in the Eu

German Government, which, nowever, opean whirlpool. He says that he and Senator Wads would not mean an offensive alliance. worth favor an army of 100,000, backed He pointed out that at the moment up by military training. Russia is mouning and grouning and

ALLIES READY TO terrible agony of the entire body politle and it has not been possible to RECEIVE AUSTRIANS

Continued from Pirst Page

nihilation is intended than the demand to give up more than 100,000 milch cows when babies and small children, it is alleged, already have died by thousands or have had their health permanently ruined by lack of milk.

To-morrow will be the first of To-morrow will be the first of resentatives, has been delegated for the even days of national mourning or-lered by President Ebert. President at the head of the table for the ceredered by President Ebert. President Wilson is regarded as an enigma, a mony of the presentation of conditions.

The Museum of the Chateau, containing relics of prehistoric times, which 'psychological riddle." The Germans say: "Where is your Wilson in this peace?" This is the question which meets every American, but there is

now ready.

The room is much smaller than that at singularly little anti-American feeling, such as might be expected under Versailles, where the Germans were it ormed of the demands of the allied and the circumstances.

The ultimatum to Russia to cease attacking Hungary and the withdrawal of the German troops will greatly aid Russia by enabling her to transfer a portion of the Red Army

formed of the demands of the allied and associated Governments, and the conference tables, which are arranged in exactly the same form of hollow rectangles, crowds it to the limit. Notwithstanding the overcrowded conditions of the room, space again has been reserved for selected representatives of the press. there to move against the Rumanian

7,555 FRENCH AIR CASUALTIES. At Least 1,945 and Probably 2,645 Killed in the War Zone.

PARIS, May 13 .- The casualties in the s erroneous. M. Makowsky, who is French air service in the war zone dur-ing the war were 5,328, it was offi-cially announced. The casualties were supposed to represent Lenine here unofficially since Radek was imprisoned. ivided as follows: asserted to me that national Bolshe-

Killed, 1,945; wounded, 2,922; miss-ig, 1,461. Of the missing, it is stated, 700 must be considered to have lost totalled 1,227, making the aggregate for the whole service 7,555.

KATZ'S BIRD FIRST HOME.

Files From Washington in Six a a Half Hours.

A bird from the loft of H. Katz was first to finish in the 200 mile old bird race of the Williamsburg Homing Pigeon Club from Washington, D. C. The winning bird flew the distance of 203.80 miles in 6 hours, 36 minutes and statements made to me is "You can 52 seconds. The order in which the flown per minute is as follows: H. Katz 903.79: A. Schwam, 899,89; J. L. Mayer paper: America has forfelted that 884.24; M. Lowenthal, 869.30; J. J. Coughlin, 865.17; J. Scheidle, 861.08; So far as sentiment has crystallized Hammer, 780.78; J. Pucoro, 748.61; Old Bushwick Loft, no report.

ITALIANS CLING TO DISPUTED GROUND

Determined to Keep Territory They Possess Unless Allies Yield.

ORLANDO VISITS HOUSE

Premier and His Colleagues Have Resumed Full Participation in Peace Parley.

By a Staff Correspondent of THE NEX Copyright, 1919; all rights rever a

Paris, May 13 .- Premier Orlando, head of the Italian peace delegation, to-day continued his conferences with Col. E. M. House, showing a willingness to discuss questions in the Adriatic dispute which he would not discuss before. Col. House regarded this as encouraging, yet all the news from the Italians is tha they now possess the territory desired and that they will keep it unless the Allies make concessions.

Panis, May 13.—There is every indi-cation that a settlement of the Adri-atic problem, which involves the future status of the port of Fiume, is near and the announcement is expected daily. Since the return of the Italian mis-sion, headed by Premier Orlando and Baron Sonnino, the Foreign Minister. a willingness to make con the original stand of Italy has been noticeable. In the last few days this has increased and is the basis for the

report that a settlement is near.

When the Council of Four met this afternoon consideration of the Adriatic problem again formed one of the topics problem again formed one of the topics of discussion. At the time the Council went into session it was believed that a solution of the difficulty might be reached, but no announcement of a settlement was made after the meeting adjourned. Thomas Nelson Page, the American Ambassador to Borne American Ambassador to Rome, was re-ceived during the afternoon by President Wilson and apparently is aiding in th attempt to iron out the difficulties.

One factor which impresses all with the willingness of the Italians to reach a decision is the action of Premier Orlando and his colleagues in resuming full participation in the peace negotiations. A member of the liaison, a commission which controls all communications with the German delegation, has been appointed by the Italians. Hitherto this commission has been composed only of British, French and American resentatives. the willingness of the Italians to read

By the Associated Press.

Ry the Associated Press.

Rome, May 12 (delayed).—Lutgi Deszatti, former Italian Prime minister and
during his long political career the negotiator of twenty-eight treaties with
statesmen like Thiere. Pisraeli, Gladstone and Bismarck, talking to-day of
the situation between Italy and the
United States said:

"I have never considered, not even
conceived, the possibility of there being
strained relations between Italy and the
United States. The message of your
President to the Allied States and his
noble resolution to declare war on our

President to the Allied States and his noble resolution to declare war on our enemies, his visit to Europe and his appearance in Italy as 'savior' consoled me profoundly.

"I considered all this as the outcome of the intimate friendship between Italy and America, initiated by millions of our emigrants to the United States."

BORDEN HASTENS TO CANADA

Panis, May 13.—Sir Robert Borden, the Canadian Premier, is returning to Canada, according to Reuter's Limited, because the political situation there is

said to require his presence.
Sir George E. Foster probably will take Sir Robert's place as head of the Canadian delegation.

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Still another example of how economically a man can buy the fine things if he knows where to buy. These shirts are made of custom silk broadcloths, in white, delicate pin stripes and broad brush stripes, whose colors are in for keeps. Double cuffs, center pleated bosom, shrunk neckband, and so beautifully made that the price seems incommensurate with the performance.



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The prime solicitude of the mercantile borrower should be for the certainty with which he may procure his accommodation from the bank upon demand. He should be confident that any promise made him by his bank will be fulfilled to the letter and not altered or modified to his disadvantage even by crises in the business or financial world that do not affect his particular business or undertaking.

What the Harriman National Bank features in its relations with its customers are services based on a sound and conservative policy that works as well for the customer as it does for the bank; a full understanding of the nature of the merchant's financial needs; both ability and willingness to perform its promises; fair, equitable and business-like dealing. It asks in return only reciprocal treatment.

EARKING HOURS FROM 8 O'CLOCK A. M. TO 8 O'CLOCK P. M. SAFE DEPOSIT VAULTS OPEN FROM 8 A. M. TO MIDNIGHT